Case 16-16269-amc Doc 86 Filed 07/01/20 Entered 07/02/20 00:47:17 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re:
Evelyn Rivera
Debtor

Case No. 16-16269-amc Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Stacey Page 1 of 3 Date Rcvd: Jun 29, 2020 Form ID: 318 Total Noticed: 84

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 01, 2020.
                      +Evelyn Rivera, 10814 Modena Ter, Philadelphia, PA 19134-3520
ABC Financial Services, PO Box 6800, North Little Rock, AR 72124-6800
db
13787620
                      +AES/M&T - PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
13787621
                      Aria Health, PO Box 8500-6395, Philadelphia, PA 19178-0001
13787628
                     +Aria Health, 4900 Frankford Avenue, Philadelphia, PA 19124-2618
+Aria Health FastCare, 9910 Frankford Avenue, Philadelphia, PA 19114-1900
Asset Maximization Group, Inc., PO Box 190191, South Richmond Hill, NY 11419-0191
+Capital One Auto Finance, 2525 Corporate Place, 2nd Floor, Suite #250,
Monterey Park, CA 91754-7661
13787629
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13787640
                       Cavalier Telephone, P.O. Box 37284,
13787641
                                                                               Baltimore, MD 21297-3284
                      +Central Credit Services LLC, 500 North Franklin Turnpike, Ste 200, Ramsey, NJ 07446-1160
13787643
                       Citibank, N.A., PO Box 469100, Escondido, CA 92046-9100
City of Philadelphia, PO Box 785912, Philadelphia, PA 1
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                     City of Philadelphia, PO Box 785912, Philadelphia, PA 19178-5912
+Commercial Recovery Group, 1012 State College Road Ste. 203, Dover, DE 19904-6506
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                    #+Constar Financial Services, LLC, 3561 West Bell Road, Phoenix, AZ 85053-2965
+Crozer-Chester Medical Center, 1 Medical Center Blvd, Chester, PA 19013-3995
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                     +Crozer-Chester Medical Center, 1 Medical Center Blvd,
+Crozer-Keystone Health System, 100 West Sproul Road,
13787652
                                                                                                       Springfield, PA 19064-2033
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                     Crozer/Taylor/Springfield, Lockbox 8741, PO Box 8500, Philadelphia, PA 191' +Diagnostic Imaging Inc., 10160 Bustleton Avenue, Philadelphia, PA 19116-3749 East PA Emergency Physicians, LLC, PO Box 37910, Philadelphia, PA 19101-7910
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                                                                                                          Philadelphia, PA 19178-8741
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                     East PA Emergency Physicians, LLC, PO Box 37910, Philadelph:
+Erik Rivera, 10814 Modena Ter., Philadelphia, PA 19154-3920
Financial Recoveries, 200 East Park Drive, Suite 100, P.O. I
13787657
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                                                                                                         P.O. Box 1388,
                        Mount Laurel, NJ 08054-7388
                     +Friends Hospital, 4641 Roosevelt Blvd, Philadelphia, PA 19124-2398
+Giant Fitness, 3250 Red Lion Road, Philadelphia, PA 19114-1109
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                       HCFS Healthcare Financial Services,
13787663
                                                                             3585 Ridge Park Drive, Akron, OH 44333-8203
13787665
                      +J.P. Morgan Chase Bank, as Trustee,
                                                                             4828 Loop Central Drive,
                                                                                                                 Houston, TX 77081-2212
                     +Jay E. Kivitz, 7901 Ogontz Avenue,
+John Lynch, 3281 Red Lion Rd Apt. 1,
                                                                           Philadelphia, PA 19150-1409
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                                                                              Philadelphia, PA 19114-1108
                     +Luz Rivera, 10814 Modena Ter, Philadelphia, PA 19154-3920
+Luz Rivera, 10814 Modena Terrace, Philadelphia, PA 19154-3920
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                     Nazareth Hospital, PO Box 824034, Philadelphia, PA 19182-4840
Nazareth Hospital, PO Box 824840, Philadelphia, PA 19182-4840
Pennsylvania Heart & Vascular Group, P.O. Box 68, Huntingdon Valley, PA 19006-0068
                      +National Creditors Connection, Inc.,
13787673
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                       Performant Recovery Inc., PO Box 9057, Pleasanton, CA 94566-9057
Phiadelphia Gas Works, PO Box 11700, Newark, NJ 07101-4700
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                       Philadelphia Fire Department-EMS, PO Box 56317, Philadelphia,
                      +Pittsburgh Parking Court, 240 4th Avenue, Pittsburgh, PA 15222-1708
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                     Professional Account Management, Inc., PO Box 391, Milwaukee, WI 53201-0391 +Quest Diagnostics, PO Box 13589, Philadelphia, PA 19101-3589
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                     Radiology Affiliates of Central NJ PC, PO Box 371863, Pittsburgh, PA 15250-7863
Retro Fitness, PO Box 6800, Sherwood, AR 72124-6800
Sirius XM Radio Inc, PO Box 9001399, Louisville, KY 40290-1399
+Smart Communications/PADOC, John J. Lynch, Sr., NF-7973, SCI Smithfield, P.O. Box 33028,
13787685
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14427907
                        St. Petersburg, FL 33733-8028
13787690
                       The Home Depot Credit Services,
                                                                       P.O. Box 689100, Des Moines, IA 50368
                      +Transworld Systems Inc., 5880 Commerce Blvd., Rohnert Park, CA 94928-1644

United Telemanagement Corp. PO Rox 145465. Cincinnati. OH 45250-5465
13787691
                     United Telemanagement Corp., PO Box 145465, Cincinnati, OH 45250-5465
Virtual Radiologic Corporation, 3625 Quakerbridge Road, Trenton, NJ 08619-1268
+Water Revenue Bureau, PO Box 1288, Philadelphia, PA 19105-1288
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Philadelphia, PA 19102-1595
                       E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 30 2020 04:42:05
smq
                        Pennsylvania Department of Revenue,
                                                                             Bankruptcy Division,
                                                                                                              P.O. Box 280946,
                        Harrisburg, PA 17128-0946
                     +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 30 2020 04:42:19 U.S. Attorney Office c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                                                                                                                               U.S. Attorney Office,
smq
                     c/o Virginia Powel, Esq., Room 1
+EDI: RMCB.COM Jun 30 2020 08:33:00
                                                                              AMCA, 2269 South Saw Milll River Rd.,
13787626
                                                                                                                                         Building 3,
                        Elmsford, NY 10523-3848
                       EDI: ARSN.COM Jun 30 2020 08:33:00
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                                                                             ARS National Services, Inc., PO Box 463023,
                        Escondido, CA 92046-3023
                     +EDI: ACCE.COM Jun 30 2020 08:33:00
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                                                                              ASSET ACCEPTANCE CORP, PO BOX 2036,
                        28405 VAN DYKE RD, Warren, MI 48093-7132
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                       EDI: AFNIRECOVERY.COM Jun 30 2020 08:33:00
                                                                                          Afni Inc., 1310 Martin Luther King Drive,
                        PO Box 3517, Bloomington, IL 61702-3517
                      +E-mail/Text: kristin.villneauve@allianceoneinc.com Jun 30 2020 04:41:44
13787623
                                                                                                                                 Alliance One,
                       4850 Street Road, Level C, Feasterville Trevose, PA 19053-6643 EDI: CCS.COM Jun 30 2020 08:33:00 Allstate Insurance Company, PO Box 55126,
13787624
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Boston, MA 02205-5126

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Date Rcvd: Jun 29, 2020

User: Stacey

District/c	off: 0313-2	User: Stacey	Page 2 of 3	Date Rcvd: Jun 29, 2020
		Form ID: 318	Total Noticed: 84	
Notice by	electronic trans	mission was sent to the foll	owing persons/entities by the	e Bankruptcy Noticing Center
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13787625		S.COM Jun 30 2020 08:33:00	Ally Financial, P.O. Box	x 380901.
		on, MN 55438-0901	,,	
13787627		XPR.COM Jun 30 2020 08:33:00) American Express, PO 1	Box 981537,
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13787634		MER2.COM Jun 30 2020 08:33:0	00 Bank of America, PO 1	Box 25118,
		33622-5118		
13787635		MER.COM Jun 30 2020 08:33:00	Bank of America, P.O.	Box 15480,
		on, DE 19850-5480		
13787636	+E-mail/Tex	t: bkmailbayview@bayviewloar	servicing.com Jun 30 2020 04	:42:19
	Bayview I	Loan Servicing LLC, 4425 Pc	once de Leon Blvd, Suite 50	0,
	Coral Gab	oles, FL 33146-1873		
13787642	+E-mail/Tex	t: bankruptcvnotices@cbecomr	panies.com Jun 30 2020 04:42:	17 CBE Group,
		nnology Pkwy, Cedar Falls,		
13787637		t: clientrep@capitalcollects		Capital Collection Service,
13707037		50, West Berlin, NJ 08091-0		capital collection belvice,
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13787638		t: cms-bk@cms-collect.com Ju		al Management Serices, LP,
		inge Street, Suite 700, Buf		Y 14210-1464
13787639			00 Capital One Auto Fina	nce, PO Box 259407,
		75025-9407		
13787645	+EDI: CITIC	CORP.COM Jun 30 2020 08:33:00) Citibank, N.A., 701 Ea	ast 60th Street,
		ls, SD 57104-0493		
13787650	E-mail/Tex	t: bankruptcy@consumerportfc	olio.com Jun 30 2020 04:42:14	
	Consumer	Portfolio Services, PO Box	57071, Irvine, CA 92619-70	071
13787651	+EDI: CCS.C	OM Jun 30 2020 08:33:00	Credit Collection Services,	2 Wells Avenue,
		enter, MA 02459-3246	,	,
13787656		TTV.COM Jun 30 2020 08:33:00	DirecTV, Inc., Payment	Center, P.O.Box 78626,
25707050		AZ 85062-8626	pricer, inc., rayment	11012011 700207
13787660		COM Jun 30 2020 08:33:00	Firstsource Advantage, LLC,	DO Boy 628
13707000		NY 14240-0628	riistsource Advantage, inc,	FO BOX 020,
13787644			O Chase Card Member Serv	ices, PO Box 15298,
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13787668		NANCIAL.COM Jun 30 2020 08:3		ces,
		hwest Freeway, Suite 1600,	Houston, TX 77074-2134	
13787671		COM Jun 30 2020 08:33:00	Midland Credit Management,	Inc., P.O. Box 60578,
		es, CA 90060-0578		
13787672	+EDI: MID8.	COM Jun 30 2020 08:33:00	Midland Funding LLC, 8875	Aero DR, Suite 200,
	San Diego), CA 92123-2255		
13787676	E-mail/Tex	t: egssupportservices@aloric	ca.com Jun 30 2020 04:42:14	NCO Financial Group,
	507 Prude	ential Rd, Horsham, PA 1904	14-2308	
13787677			gy.com Jun 30 2020 04:41:52	PECO, PO Box 37629,
		phia, PA 19101-0629	3.	
13816769		t: bankruptcygroup@peco-ener	ray com Jun 30 2020 04:41:52	PECO Energy Company,
15010705			reet, S23-1, Philadelphia,	
13789795		ERYCORP.COM Jun 30 2020 08:3	·	Systems Corporation,
13/05/55		and Avenue, Suite 1120, Mia		Systems Corporation,
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13787688		IBL.COM Jun 30 2020 08:33:00	T-Mobile, PO Box 37380	1
		rue, NM 87176-7380		
13787692			United Recovery Systems Inco	orporated, PO Box 722929,
		th Course Drive, Houston, T		
13787694		CONCOMB.COM Jun 30 2020 08:33	3:00 Verizon, 500 Techno	ology Dr,
	Saint Cha	arles, MO 63304-2225		
13787696	+E-mail/Tex	t: megan.harper@phila.gov Ju	ın 30 2020 04:42:27 Water	Revenue Bureau,
	1401 JFK	Boulevard, Philadelphia, P	PA 19102-1663	
13787698		xt: notices@burt-law.com Jun		Weinstein,
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13787689	##Tate & Kir	clin Associates, Inc., 2810	Southampton Road, Philade	lphia, PA 19154-1207
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Addresses marked $^{\prime}$ + $^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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District/off: 0313-2 User: Stacey Page 3 of 3 Date Rcvd: Jun 29, 2020 Form ID: 318 Total Noticed: 84

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2020 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor Bayview Loan Servicing, LLC as servicer for Metropolitan Life Insurance Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com ANN E. SWARTZ on behalf of Creditor BAYVIEW LOAN SERVICING, LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com CELINE P. DERKRIKORIAN on behalf of Creditor Bayview Loan Servicing, LLC, A Delaware Limited Liability Company ecfmail@mwc-law.com DAVID A DEFLECE on behalf of Defendant Bayshore Loan Servicing ddeflece@blankrome.com BANK OF AMERICA ddeflece@blankrome.com DAVID A DEFLECE on behalf of Defendant GARY F. SEITZ on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net gseitz@gsbblaw.com, gfs@trustesolutions.net JENNIFER SCHULTZ on behalf of Defendant Evelyn Rivera jschultz@clsphila.org KERI P EBECK on behalf of Creditor Consumer Portfolio Services, Inc. kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com KEVIN G. MCDONALD on behalf of Defendant Bayshore Loan Servicing bkgroup@kmllawgroup.com on behalf of Defendant BANK OF AMERICA bkgroup@kmllawgroup.com KEVIN G. MCDONALD RACHEL LABUSH on behalf of Debtor Evelyn Rivera RLabush@clsphila.org
THOMAS I. PULEO on behalf of Defendant KML Group, Inc. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

THOMAS I. PULEO on behalf of Defendant Bayshore Loan Servicing tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 15

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Information	to identify the case:	age + or o				
Debtor 1	Evelyn Rivera	Social Security number or ITIN xxx-xx-2232				
Debtor 2	First Name Middle Name Last Name	EIN				
	First Name Middle Name Last Name	Social Security number or ITIN				
(Spouse, if filing)	This traine whole traine Last traine	EIN				
United States Bankruptcy Court Eastern District of Pennsylvania						
Case number: 16–16269–amc						

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Evelyn Rivera

6/29/20

By the court: Ashely M. Chan

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.